

CHAMBERS'S JOURNAL OF POPULAR

LITERATURE, SCIENCE, AND ART

Fifth Series

ESTABLISHED BY WILLIAM AND ROBERT CHAMBERS, 1832

CONDUCTED BY R. CHAMBERS (SECUNDUS)

No. 121.—VOL. III.

SATURDAY, APRIL 24, 1886.

PRICE 1½d.

FINANCE WITHOUT FUNDS:

OR, HOW TO FLOAT A COMPANY.

AMONGST the many social and legal anomalies for which England has long been celebrated throughout the civilised world, there are none more extraordinary than the rules and customs which have reference to all sorts of gambling and obtaining money by chance or by hazard. An example of this was given a short time ago in a French paper, in which a correspondent relates how he saw a constable take into custody three or four men who were quietly laying wagers amongst themselves and comparing notes on one of the great races. This happened a few yards from the Strand, under the colonnade of the Lyceum Theatre. Half an hour afterwards—so the writer states—he was passing the door of a large house close by where the above capture had been made, and saw the same constable keeping order amongst a number of cabs and vehicles waiting for their owners, whilst on the steps and at the door were a number of gentlemen talking and comparing notes. He asked the policeman what the place was, and whether any public meeting was going on. Considering what he had previously seen, he was more than a little surprised when the guardian of the law informed him that 'This is the Victoria Club, the great betting club; and these gents are making up their books—the Two Thousand stakes will be run to-morrow.' The writer goes on to say, that however excellent English law may be as a whole, it is evidently not the same for all classes of men, and that the social morals of the poor seem to be better looked after than those of the rich.

But if the anecdote here related astonished the foreigner, how much more amazed would he be at the rules and regulations, written and unwritten, of what may be called the art of making money by speculation, or gambling. All, or most of us, would regard with horror—supposing a similar thing were possible—the introduction of

such an establishment as that of Monte Carlo into England, and yet we tolerate and even encourage that which creates far more wretchedness and ruins many more families than even the gaming-tables. Every day, in almost every paper we take up, we see the most plausible and seductive advertisements, persuading all sorts and conditions of men to apply for shares in this or that Joint-stock Company, with assurances—in which truth is at least economised—of a sure and certain fortune to be made in a few weeks. There are comparatively few of us who have the opportunities of knowing the enormous amount of harm done in this country by these continued and continual temptations, or who can estimate the misery that has been caused in our midst by them.

Twenty years ago, when the Overend and Gurney failure spread such ruin amongst the upper and middle classes, this system, of trying to make money without labour, received a shock which for a time crushed it. But in the last decade, it has again sprung into existence, and has now reached a point at which it cannot be allowed to remain, and when steps must be taken, if not to suppress, at least to regulate and place under proper control what threatens to become an evil of no small magnitude.

Let any one who doubts this, take the trouble, for even one or two weeks, to note the number of Joint-stock Companies which are advertised, the amount of capital they require, and above all, the inducements of gain which they hold out to the unwaried. Recently, in one week, there were registered nine new Joint-stock Companies, of which seven came forth in the columns of the daily and weekly papers, offering to all who would join them the most magnificent return for money invested. The aggregate capital of these Companies amounts to no less than *two millions one hundred thousand pounds*, which a confiding public is asked to subscribe, and this at a time when money is exceptionally scarce, and when the general aspect of public affairs both at home and abroad is very much the reverse of assuring.

[April 24, 1886.]

Nor need it be thought that this number of enterprises was exceptionally large, for, on the contrary, the average weekly advertisements of similar concerns is much greater both as to actual number and capital. But even of the former total, who is there who could deem it possible or probable that such an amount would be subscribed even on the limited liability system? How is it, then, that men waste their time and money in proposing what common-sense, to say nothing of business experience, must tell them can only end in disappointment? In the answer to the question is contained the whole history of Joint-stock Company 'promoting' as at present practised. That some of these enterprises are *bond fide*, and may give those who join them a fair return for their money, is no doubt true; but these are decidedly the exception to the rule. The real working of the vast majority of these proposed Companies is known to but a comparative few outside the circle in which financial schemes, often of great magnitude, are worked without funds.

There exists in the city of London a somewhat numerous class of men, who were formerly called 'Promoters of Companies,' but who have of late years assumed the more sounding title of Financial Agents. Let us suppose that to one of these gentlemen there occurs the happy thought of starting a 'Fiji Islands Tramway Company.' He loses no time in putting his scheme into shape; and the following may be taken as a fair example of how he carries out his intentions. His first work is to get together a Board of Directors; and this, supposing he has had a fair business experience, is not so difficult as might at first be supposed.

Together with the Financial Agent, another class of men has been called into existence by the great extension of the Joint-stock Company system. The gentlemen who help with their names the floating of such enterprises form a distinct class of themselves, and are termed 'guinea-pigs,' most probably from the fact of each ordinary director receiving a guinea for each meeting he attends. In order to be considered of any value as Director of a Company, a guinea-pig ought to have a handle to his name. A Lord, a Baronet, or even a Knight is looked upon as unexceptionable, and may almost command his own price; for it is not to be supposed that a director is to work for nothing. His value, like most other things, varies with the quality of the article. A peer who has a seat in the Upper House will probably not allow his name to appear on a prospectus under three hundred to four hundred pounds a year, besides some fifty or a hundred fully paid-up shares. And he is worth the money. The Financial Agents are well aware that when a peer of the realm is secured and heads the list of directors, the most difficult part of their task is accomplished. What remains will follow as a matter of course.

The next step is to write, or to get some one to write—for the promoter has generally a soul above literary composition—that portion of the prospectus beginning: 'The object for which this Company is formed,' and so on. This is quickly accomplished. There are certain gentlemen who describe themselves as connected with the press

whose speciality is to compose these prospectuses. The charge for such a document varies from two to five guineas, and they are cheap even at the latter price. There is perhaps no kind of writing which requires more care or skill than this. In the case of the 'Fiji Tramway Company,' the writer must make it appear that no undertaking so purely philanthropical, or so sure to cause so much prosperity to Fiji, has ever been proposed either by government or by private enterprise; while at the same time he must, as it were, allow to escape from his pen the fact that a Tramway Company in the Fiji islands is certain to be exceedingly lucrative to all concerned. To repeat the old French joke, he must not lie in what he writes, but he must economise the truth. The prospectus written, and the officials, such as secretary, solicitors, bankers, &c., chosen, an expensive step comes next—namely, very long advertisements in the leading daily papers and elsewhere. But here also modern enterprise comes to the help of the promoter, and sees him over the difficulty, which to an outsider might seem almost insurmountable.

There are in London a number of advertising agents whose special business it is to undertake jobs of this kind on credit, their conditions being that they are to be paid out of the first moneys received from applicants for shares. If the applications are not sufficient, the promoter stands the loss; but it more frequently happens that the advertising agent receives something like fifty per cent or more on what he has disbursed. It is in some respects risky, but it generally pays; and when it does so, the advertising agent makes an uncommonly good thing of it; and from one point of view, he deserves to do so. Without his aid, the Company would have probably proved a fiasco.

Once the prospectus is published, and applicants for shares commence to send in their one pound apiece, the promoter begins to recoup himself. Presently, the allotment of shares begins, and the simple-minded public have to pay one pound on each share. The prospectus distinctly affirms that a tramway in the Fiji islands is sure to be remunerative, and what true-born Briton would dispute a statement which a peer of the realm, a baronet, an M.P., and sundry military officers of high rank tacitly confirm by lending their names to it? There are 150,000 shares in the Company, of which not more than 10,000 have been applied for. But this is better than nothing. Even if a few thousand pounds are received from the would-be shareholders, the promoter is not to be pitied. With a matter of three to four thousand pounds, he can satisfy all claims, even to paying directors' fees for the few times they have sat at the Board. The whole affair is then allowed to die a natural death; unless, indeed, as sometimes happens, some disappointed creditor petitions the Court that the Company shall be wound up. By some mysterious means, the promoter or his nominee is named liquidator; a solicitor, who, as a matter of course, does not get the berth for nothing, takes the matter in hand; and so long as there is any money left to divide, all those concerned work together, and once more matters are made pleasant all round.

And what happens when the money comes to an end? Why, what would you have? The liquidation of a Joint-stock Company can no more go on when there are no more funds, than a human body can live when the breath has left it. The business must then sink into oblivion, and for the present at least the Fiji islanders will have to do without their tramway.

And what about the unfortunates who were rash enough to apply for shares in the Company? Well, they must, like the rest of the world, be content to suffer for their own acts. No one persuaded them to apply for shares; they have lost their money; and no doubt some of them will be ruined. But what of that? If any one is to gain in a business of this kind, some one must lose. And how about the prospectus which induced them to part with their money? Many who have never been behind the scenes in the Company promoting business will doubtless think this sketch overdrawn. But let such persons inquire amongst those who know the real meaning of Finance without Funds. Some who read this paper will say there are in London Companies and Companies, and it may be that many, even that the great majority of these are blameless as to their representations and statements. It may be so; but what of the others?

In the year 1884, there were registered in London no fewer than 1541 Companies, with a capital amongst them of £138,491,428, and even this was a great falling-off from the number of previous years. In 1882, the registered capital of the Companies that had sprung up was £250,000,000; and in 1883 it amounted to £167,000,000. Of these, who shall say how many were *bond fide*, and how many were, in plain English, mere financial swindles—swindles of a far more objectionable kind, and infinitely more dangerous to the public at large, than many offences which have been classed as such, and for which those who have perpetrated them are now undergoing penal servitude?

And what of the numerous individuals who have been reduced to poverty, who have been, owing to their credulity, forced into the Bankruptcy Court, and condemned for the rest of their days to a miserable struggle for existence? It is very certain that neither Monte Carlo, nor Homburg when its gambling-tables were in existence, ever did, or ever will, work one-tenth part of the moral and social evil that what may be called commercial swindlers have in England during the last twenty years. And the evil is still on the increase.

The figures quoted above speak for themselves, and require little or no comment. Is it possible that in two consecutive years, 1883-84—both of which were noted as being exceptionally dull as regards commercial enterprise—such an enormous sum as upwards of four hundred and twenty millions could have found any legitimate source of employment by means of new Joint-stock Companies? Were it possible to work out such a problem, it would be a good thing if a far too confiding public could be authentically informed how much of the four hundred millions was subscribed for such Companies as the 'Fiji Islands Tramway Company (Limited)'. Still more instructive would it be to know how many individuals who play at the game of amateur finance

were ruined by the means they expected should make their fortune.

In England, we have the greatest possible objection to state interference in private affairs. As a rule, we are right. But are there not exceptions to this as to every rule? Is it not part of a government's duty to protect the foolish and unwary from being made the dupes of men who trade upon the credulity of others, and who bring ruin to countless numbers? It is not the idle or depraved of society who are the victims of these spurious concerns. Unlike those of the gaming-tables, the Joint-stock Company swindles generally entrap and ruin men who try to increase their income by legitimate means. The following is a case which has come under the present writer's personal knowledge.

A gentleman who had served nearly thirty years in the Indian Civil Service, came home with his well-earned income of one thousand a year and a few thousands at his banker's. His children were grown up and well settled in life. He had no expensive habits; and beyond an occasional game at whist, limited to sixpenny points, and perhaps half-a-crown on the rubber, he never staked money in playing or betting. He took chambers in the West End, was a member of the Oriental and other clubs, and settled down apparently to pass a comfortable uneventful life, until summoned to go over to the majority. For a time all went quietly and well with him; but, like most Englishmen, he found it hard to live without work, and time was very heavy on his hands. While in this frame of mind, he, very unfortunately for him, as it turned out, met an old Indian friend, a retired military officer, who believed himself to be making a fortune in Joint-stock Companies. As was to be expected, this old friend took him into the City and introduced him to some so-called City men, individuals whose right to such a title would certainly be repudiated by members of the Stock Exchange, or by those engaged in any legitimate City business. By these new acquaintances he was at once marked down as a new, and therefore a very valuable addition to the numerous body of 'guinea-pigs,' who are so useful to the fraternity. It was soon ascertained that, in addition to a comfortable pension, he had by him a by no means despicable sum in ready-money. Very few days after these introductions, he was asked by a Financial Agent if he would accept a seat at the Board of a Company that was about to be floated. The terms to be, two hundred pounds a year paid him as a director, and fifty fully paid-up shares of ten pounds each.

He agreed willingly enough; and a day or two later, his name appeared in all the leading London papers in which the new Company was advertised. From that day the Anglo-Indian may be said to have entered on a new career. In six months he had become director in as many Companies. He went daily to the City, where he remained till the tide of busy men turned westward, and then went home with the comfortable conviction that he had made money and gained valuable information on financial matters. His clubs were now rarely honoured with his presence; and when he did visit any old Indian friend, his conversation was almost

[April 24, 1882.]

exclusively on the subject of this or that Company, of how much Mr A. had made, or Mr B. had lost, by such and such speculations, and of the good things in store for those who knew how to work the financial oracles. In short, he became, as too many retired Anglo-Indian Civil and Military servants do when they come home, helplessly insane on a subject of which he knew little or nothing, of which he had no experience, and in which he was the victim of designing knaves, who made a tool of him.

Matters went on pleasantly enough for a time; but at last a very decided change for the worse came. One by one the Companies of which he was a director collapsed; and when they were wound up, our friend found, to his dismay, that he had to book up the full value of the shares for which he had never paid. This pretty nearly cleared away the ready-money he had at his banker's; but there was still worse behind.

Promoters of Companies and others whose business it is to finance without funds, have a friendly way of helping each other when pecuniary difficulties arise. Whether they want money to push on some new scheme, or whether only a much milder sum is required for daily expenses they rarely refuse to put their names to stamped paper for each other. 'Help me, and I'll help thee,' is held to be one of the standing articles of their social creed. And when a fairly well-to-do 'guinea-pig' becomes more or less intimate with these gentlemen, he is generally asked to join one or more of them in raising money by means of bills. Sometimes these useful substitutes for capital may be paid at maturity; but more often they are not met, and are replaced by similar documents. There are, however, occasions on which renewal of financial obligations is no longer possible, and when those who draw, or those who accept, have to book up without delay. Such was the lot of our friend whose short financial career is here briefly described. His name being no longer regarded as valuable, he was called on to find the funds for which he had made himself answerable. For a very short time his pension for three or four years was, so to speak, anticipated. He had given bills which he had not the ready-money to meet, and had to resort to loan offices, West End money-lenders, and other sources of raising money, which, together with the premiums he had to pay insurance offices, seeing that he could not get money without policies on his life, very soon utterly ruined him. He was, of course, made a bankrupt, and four-fifths of his pension was awarded to his creditors. To live on two hundred pounds a year is by no means an easy task to one who has never known the want of money; he dragged on a miserable existence for a couple of years, and then died from what might almost be called a broken heart.

The sketch here given is a true one, and may serve to show how it is that many men who dabble in amateur finance disappear from their usual haunts and come to irretrievable grief. Englishmen, no matter to what class they belong, must, as a rule, have something to do. Unlike any other people, except their American cousins, they are sooner tired and weary of idleness than

of any amount of physical or mental labour. And this is particularly the case with Anglo-Indians, who, after, perhaps, a quarter of a century of hard work in the East, come home to enjoy their hard-earned pensions. For a short time—for a few months—they are content to do nothing; but after they have renewed old friendships, and revisited the scenes of their early life, and settled down to what must be a comparatively monotonous life, they find there is something wanting, and that employment or occupation is almost necessary to their very existence. The ways in which this want may be supplied are various. To some, politics and literature fill up, or help to fill up, the gap; racing and betting, hunting, shooting, and other sports are followed by their respective votaries amongst those who have more leisure than they know what to do with. But 'going into the City' has the double fascination that it combines pleasure with occupation and imaginary profit. Unfortunately, the unpleasant awakening too often follows the pleasant dream.

Another curious fact regarding Joint-stock Company speculation is that what may be called the fashion, which changes, so to speak, as often as that of a lady's bonnet, and which does not admit of more than one kind of enterprise being popular at the same time. Thus, during all last year and a great portion of 1884, little found favour with the share-taking public save Companies for the extension of the electric light. This fancy seems to be for the present at least played out, and for the year, gold mines appear to be popular.

As matters now stand, the man who steals a few shillings is summarily dealt with, and rarely escapes the punishment due to his crime. But the Company promoter or Financial Agent who deliberately plans to ruin hundreds, and who, so soon as the harvest of one bogus Company is reaped, hastens to sow the seed of another, is allowed to go on with impunity, obtaining by falsehood and misrepresentation infinitely more than many others can by the legitimate use of capital; and defrauding their victims of what in many cases has cost a lifetime of long and patient toil.

One thing seems very certain; and the more any impartial person looks into the subject, the more convinced he must be that some supervision ought to be exercised with reference to all Joint-stock Company prospectuses which are published, and which increase in number every day. It is very true that fools are, like the poor, always with us; but this ought not to deter the authorities from taking care of those who cannot take care of themselves. We have already admitted that there are Companies and Companies—that there are some undertakings offered to the public which are perfectly honest and legitimate; whilst others are got up for the express purpose of swindling the many, and of putting money into the pockets of the few. If, then, supervision were enforced, and no Company allowed to be advertised until it had undergone investigation by competent persons, would it not be all the better for such concerns as are certified to be sound? If it were possible to obtain a reliable return of those who have been beggared by these swindles during the

last ten or fifteen years, there would soon be a public outcry in favour of this supervision of proposed Companies; and a very great evil, the greatest financial evil of the present day, would be quickly and surely remedied.

That the whole system must ere long undergo revision, and that it must be sooner or later put under proper control, is what no one who has had opportunity of witnessing the working behind the curtains can doubt. Promoters and Financial Agents have had a good time of it for the last twenty years, and it will be only fair if they are now obliged to retire on their laurels; and their calling, so far as dishonesty be concerned, become a thing of the past. Finance without funds has had its day, and for the general public, that day has been allowed to continue too long. The anomaly of protecting people from the wiles of the gaming-tables, and yet leaving them to be the victims of plausible schemers, who entice them to a very much more dangerous (because a more hidden) ruin, is too palpably wrong for any honest person to defend; and it behoves the authorities to put a stop to what has become one of the greatest social evils of the day.

IN ALL SHADES.

CHAPTER XXII.

THREE or four months rolled rapidly away, and the Hawthorns began to feel themselves settling down quietly to their new, strange, and anomalous position in the island of Trinidad. In spite of her father's prohibition, Nora often came around to visit them; and though Mr Dupuy fought hard against her continuing 'that undesirable acquaintance,' he soon found that Nora, too, had a will of her own, and that she was not to be restrained from anything on which she had once set her mind, by such very simple and easy means as mere prohibition. 'The girl's a Dupuy to the backbone,' her cousin Tom said to her father more than once, in evident admiration. 'Though she does take up with a lot of coloured trash—which, of course, is very unlady-like—when once she sets her heart upon a thing sir, she does it too, and no mistake about it either.'

Dr Whitaker was another not infrequent visitor at the Hawthorns' bungalow. He had picked up, as he desired, a gratuitous practice among the poorer negroes; and though it often sorely tried his patience and enthusiasm, he found in it at least some relief and respite from the perpetual annoyance and degradation of his uncongenial home-life with his father and Miss Euphemia. His botany, too, gave him another anodyne—something to do to take his mind off the endless incongruity of his settled position. He had decided within himself, almost from the very first day of landing, to undertake a Flora of Trinidad—a new work on all the flower-plants in the rich vegetation of that most luxuriant among tropical islands; and in every minute of leisure time that he could spare from the thankless care of his poor negro patients, he was hard at work among the tangled woods and jungle undergrowth, or else in his own little

study at home, in his father's house, collecting, arranging, and comparing the materials for this his great work on the exquisite flowers of his native country. The faithful violin afforded him his third great resource and alleviation. Though Miss Euphemia and her lively friends were scarcely of a sort to appreciate the young doctor's touching and delicate execution, he practised by himself for an hour or two in his own rooms every evening; and as he did so, he felt that the strings seemed ever to re-echo with one sweet and oft-recurring name—the name of Nora. To be sure, he was a brown man, but even brown men are more or less human. How could he ever dream of falling in love with one of Miss Euphemia's like-minded companions?

He met Nora from time to time in the Hawthorns' drawing-room; there was no other place under the circumstances of Trinidad where he was at all likely ever to meet her. Nora was more frankly kind to him now than formerly; she felt that to be cool or indifferent towards him before Edward and Marian might seem remotely like an indirect slight upon their own position. One afternoon he met her there accidentally, and she asked him, with polite interest, how his work on the flowers of Trinidad was getting on.

The young doctor cast down his eyes and answered timidly that he had collected an immense number of specimens, and was arranging them slowly in systematic order.

'And your music, Dr Whitaker?'

The mulatto stammered for a moment. 'Miss Dupuy,' he said with a slight hesitation, 'I have—I have published the little piece—the Hurricane Symphony, you know—that I showed you once on board the *Severn*. I have published it in London. If you will allow me—I—I will present you, as I promised, with a copy of the music.'

'Thank you,' Nora said. 'How very good of you. Will you send it to me to Orange Grove, or—will you leave it here some day with Mrs Hawthorn?'

The mulatto felt his face grow hot and burning as he answered with as much carelessness as he could readily command: 'I have a copy here with me—it's with my hat in the piazza. If you will permit me, Mrs Hawthorn, I'll just step out and fetch it. I brought it with me, Miss Dupuy, thinking it just possible I might happen to meet you here this morning.' He didn't add that he had brought it out with him day after day for the last fortnight, in the vain hope of chancing to meet her; and had carried it back again with a heavy heart night after night, when he had failed to see her in that one solitary possible meeting-place.

Nora took the piece that he handed her, fresh and white from the press of a famous London firm of music-sellers, and glanced hastily at the top of the title-page for the promised dedication. There was none visible anywhere. The title-page ran simply: 'Op. 14. Hurricane Symphony. Souvenir des Indes. By W. Clarkson Whitaker.'

'But, Dr Whitaker,' Nora said, pouting a little in her pretty fashion, 'this isn't fair, you know. You promised to dedicate the piece to me. I was quite looking forward to seeing my name in

big letters, printed in real type, on the top of the title-page!'

The mulatto doctor's heart beat fast that moment with a very unwonted and irregular pulsation. Then she really wished him to dedicate it to her! Why on earth had he been so timorous as to strike out her name at the last moment on the fair copy he had sent to London for publication? 'I thought, Miss Dupuy,' he answered slowly, 'our positions were so very different in Trinidad, that when I came here and felt how things actually stood, I—I judged it better not to put your name in conjunction with mine on the same title-page.'

'Then you did quite wrong!' Nora retorted warmly; 'and I'm very angry with you—I am really, I assure you. You ought to have kept your promise when you gave it me. I wanted to see my own name in print, and on a piece of music too. I expect, now, I've lost the chance of seeing myself in black and white for ever and ever.'

The mulatto smiled a smile of genuine pleasure. 'It's easily remedied, Miss Dupuy,' he answered quickly. 'If you really mean it, I shall dedicate my very next composition to you. You're extremely kind to take such a friendly interest in my poor music.'

'I hope I'm not overdoing it,' Nora thought to herself. 'But the poor fellow really has so much to put up with, that one can't help being a little kindly to him, when one happens to get the opportunity.'

When Dr Whitaker rose to leave, he shook hands with Nora very warmly, and said as he did so: 'Good-bye, Miss Dupuy. I shan't forget next time that the dedication is to be fairly printed in good earnest.'

'Mind you don't, Dr Whitaker,' Nora responded gaily. 'Good-bye. I suppose I shan't see you again, as usual, for another week of Sundays!'

The mulatto smiled once more, a satisfied smile, as he answered quickly: 'O yes, Miss Dupuy. We shall meet on Monday next. Of course, you're going to the governor's ball at Banana Garden!'

Nora started. 'The governor's ball!' she repeated—'the governor's ball! O yes, of course I'm going there, Dr Whitaker.—But are you invited?'

She said it thoughtlessly, on the spur of the moment, for it had never occurred to her that the brown doctor would have an invitation also; but the tone of surprise in which she spoke cut the poor young mulatto to the very quick in that moment of triumph. He drew himself up proudly as he answered in a hasty tone: 'O yes; even I am invited to Banana Garden, Miss Dupuy. The governor of the colony at least can recognise no distinction of class or colour in his official capacity.'

Nora's face flushed crimson. 'I shall hope to see you there,' she answered quickly. 'I'm glad you're going.—Marian, dear, we shall be quite a party. I only wish I was going with you, instead of being trotted off in that odiously correct style by old Mrs Pereira.'

Dr Whitaker said no more, but raised his hat upon the piazza steps, jumped upon his horse, and took his way along the dusty road that led from the Hawthorns' cottage to the

residence of the Honourable Robert Whitaker. As he reached the house, Miss Euphemia was laughing loudly in the drawing-room with her bosom friend, Miss Seraphina McCulloch. 'Wilberforce!' Miss Euphemia cried, the moment her brother made his appearance on the outer piazza, 'jest you come straight in here, I tellin' you. Here's Pheenie come around to hab a talk wit you. You is too unsocial altogether. You always want to go an' bury yourself in your own study. O my, O my! Young men dat come from England, dey hasn't got no conversation at all for to talk wit de ladies.'

Dr Whitaker was not in the humour just that moment to indulge in pleasantries with Miss Seraphina McCulloch, a brown young lady of buxom figure and remarkably free-and-easy conversation; so he sighed impatiently as he answered with a hasty wave of his hand: 'No, Euphemia; I can't come in and see your friend just this minute. I must go into my own room to make up some medicines—some very urgent medicines—wanted immediately—for some of my poor sick patients.' Heaven help his soul for that transparent little prevarication, for all the medicine had been sent out in charge of a ragged negro boy more than two hours ago; and it was Dr Whitaker's own heart that was sick and ill at ease, beyond the power of any medicine ever to remedy.

Miss Euphemia pouted her already sufficiently protruding lips. 'Always dem stoopid niggers,' she answered contemptuously. 'How on eart a man like you, Wilberforce, dat has always been brought up respectable an' proper, in a decent famly, can bear to go an' trow away his time in attendin' to a parcel of low nigger people, is more dan I can ever understand.—Can you, Seraphina?'

Miss Seraphina responded immediately, that, in her opinion, niggers was a disgraceful set of dat low, disreputable people, dat how a man like Dr Wilberforce Whitaker could so much demean hisself as ever to touch dem, really surpassed her limited comprehension.

Dr Whitaker strode angrily away into his own room, muttering to himself as he went, that one couldn't blame the white people for looking down upon the browns, when the browns themselves, in their foolish travesty of white prejudice, looked down so much upon their brother blacks beneath them. In a minute more, he reappeared with a face of puzzled bewilderment at the drawing-room door, and cried to his sister angrily: 'Euphemia, Euphemia! what have you done, I'd like to know, with all those specimens I brought in this morning, and left, when I went out, upon my study table?'

'Wilberforce,' Miss Euphemia answered with stately dignity, rising to confront him, 'I tink I can't stand dis mess an' rubbish dat you make about de house a minute longer.—Pheenie! I tell you how dat man treat de famly. Every day, he goes out into de woods an' he cuts bush—common bush, all sort of weed an' trash an' rubbish; an' he brings dem home, an' puts dem in de study, so dat de house don't never tidy, however much you try for to tidy him. Well, dis mornin' I say to myself: "I don't goin' to stand dis lumber-room in a respectable famly any longer." So I take de bush dat Wilberforce

bring in; I carry him out to de kitchen alto-gedder ; I open de stove, an' I trow him in all in a lump into de very middle of de kitchen fire. Ha, ha, ha ! him burn an' crackle all de same as if he was chock-full of blazin' gunpowder !'

Dr Whitaker's eyes flashed angrily as he cried in surprise : 'What ! all my specimens, Euphemia ! all my specimens ! all the ferns and orchids and curious club-mosses I brought in from Pimento Valley Scrubs early this morning !'

Miss Euphemia tossed her head contemptuously in the air. 'Yes, Wilberforce,' she answered with a placid smile ; 'every one of dem. I burn de whole nasty lot of bush an' trash togeder. Anden, when I finished, I burn de dry ones—de nasty dry tings you put in de cupboards all around de study.'

Dr Whitaker started in horror. 'My herbarium !' he cried—'my whole herbarium ! You don't mean to say, Euphemia, you've actually gone and wantonly destroyed my entire collection ?'

'Yes,' Miss Euphemia responded cheerfully, nodding acquiescence several times over ; 'I burn de whole lot of dem—paper an' everyting. De nasty tings, dey bring in de cockroach an' de red ants into de study cupboards.'

The mulatto rushed back eagerly and hastily into his own study ; he flung open the cupboard doors, and looked with a sinking heart into the vacant spaces. It was too true, all too true ! Miss Euphemia had destroyed in a moment of annoyance the entire result of his years of European collection and his five months' botanical work since he had arrived in Trinidad.

The poor young man sat down distracted in his easy-chair, and flinging himself back on the padded cushions, ruefully surveyed the bare and empty shelves of his rifled cupboards. It was not so much the mere loss of the pile of specimens—five months' collection only, as well as the European herbarium he had brought with him for purposes of comparison—the one could be easily replaced in a second year ; the other could be bought again almost as good as ever from a London dealer—it was the utter sense of loneliness and isolation, the feeling of being so absolutely misunderstood, the entire want of any reasonable and intelligent sympathy. He sat there idly for many minutes, staring with blank resignation at the empty cases, and whistling to himself a low plaintive tune, as he gazed and gazed at the bare walls in helpless despondency. At last, his eye fell casually upon his beloved violin. He rose up, slowly and mournfully, and took the precious instrument with reverent care from its silk-lined case. Drawing his bow across the familiar strings, he let the music come forth as it would ; and the particular music that happened to frame itself upon the trembling catgut on the humour of the moment was his own luckless Hurricane Symphony. For half an hour he sat there still, varying that well-known theme with unstudied impromptus, and playing more for the sake of forgetting everything earthly, than of producing any very particular musical effect. By-and-by, when his hand had warmed to its work, and he was beginning really to feel what it was he was playing, the door opened suddenly, and a bland voice inter-

rupted his solitude with an easy flow of colloquial English.

'Wilberforce, my dear son,' the voice said in its most sonorous accents, 'dere is company come ; you will excuse my interruptin' you. De ladies an' gentlemen dat we expec' to dinner has begun to arrive. Dey is waitin' to be introduced to de inheritor of de tree names most intimately connected wit de great revolution which I have had de pleasure an' honour of bringin' about for my enslaved bredderin'. De ladies especially is most anxious to make your acquaintance. He, he, he ! de ladies is most anxious. An', my dear son, whatever you do, don't go on playin' any longer dat loogoobrious melancholy fiddle-toon. If you must play someting, play us someting lively—*Pretty little yaller Gal*, or someting of dat sort !'

Dr Whitaker almost flung down his beloved violin in his shame and disgrace at this untimely interruption. 'Father,' he said, as kindly as he was able, 'I am not well to-night—I am indisposed—I am suffering somewhat—you must excuse me, please ; I'm afraid I shan't be able to meet your friends at dinner this evening.' And taking down his soft hat from the peg in the piazza, he crushed it despairingly upon his aching head, and stalked out, alone and sick at heart, into the dusty, dreary, cactus-bordered lanes of that transformed and desolate Trinidad.

(To be continued.)

FRENCH AND ENGLISH PROVERBS.

THE object of the writer of this paper has been to collect and compare a few of the most familiar English and French proverbs or sayings ; and to bring together a few of those sayings which exist as such in both languages, expressing the same idea, or nearly so, in each. To begin with a few similes.

We English seem to have selected the mouse as an emblem in our 'As dumb as a mouse ;' the French have preferred a glass, for they say, 'As dumb as a glass.' We say, 'As deaf as a post ;' the French, 'As deaf as a pot.' 'As dull as ditch-water,' Gallicised becomes, 'As sad as a nightcap.' 'Don't count your chickens before they are hatched,' is changed into, 'Don't sell the skin of a bear before having killed it.' Instead of, 'Biting off one's nose to spite one's face,' a similarly useless experiment is illustrated by 'Spitting in the air that it may fall on one's nose.' The self-evident impossibility in the words, 'You can't get blood out of a stone,' is represented by, 'One could not comb a thing that has no hair.' (This last also 'goes without saying,' which, as literally translated from the French, now forms a proverb in our own language.) In the proverb, 'One man may lead a horse to the water, but a hundred can't make him drink,' our neighbours have not inappropriately selected an 'ass' as the illustrative animal. 'When you're in Rome, you must do as Rome does,' every Englishman will tell you ; though few perhaps could say why Rome was chosen as an example ; and whether it is more necessary, when in Rome, to follow the general lead, than in anywhere else, is to us a matter of doubt. To the Frenchman, the idea is sufficiently well expressed, however, by impressing upon you

the necessity of 'howling with the wolves.' 'Easy come, easy go,' though terse and to the point, is in itself scarcely so intelligible as the somewhat longer sentence, 'That which comes with the flood, returns with the ebb.' That 'a burnt child dreads the fire' is perfectly true, as every one will admit: our neighbours go farther than this, and, in choosing a 'scalded cat' as the object of consideration, speak of it as being in fear of 'cold' water even, thus expressing the natural distrust of the cat, after having once been scalded, as extending even to 'cold' water. 'Money makes the mare to go,' and 'For money, dogs dance.'

The advisability of 'letting sleeping dogs lie' is very seldom questioned; in France the recommendation simply takes the form, 'Do not wake a sleeping cat.' In England at least, it is said that 'Birds of a feather flock together'; or, to put it less poetically, 'Those who resemble, assemble.' Naturally, 'A thief is set to catch a thief'; or, in other words, 'A good cat to a good rat'; 'A thief and a half to a thief.' Evidently one thief is not always sufficient; more are required at times. That 'Practice makes perfect' is equally true with 'It is in forging that one becomes a blacksmith.' And speaking of an 'ill wind that blows nobody good,' the fact that 'to some one, misfortune is good,' is equally applicable, if the phrase were not un-English. The cat seems to figure rather prominently in French proverbs. Instead of buying a 'pig in a poke,' 'a cat in a bag' is often spoken of.

That a man—or rather his clothes—should be 'stitched with gold' is about on a par with 'rolling in money.' It does not require a very powerful imagination to trace the likeness supposed to exist between a person placing his arms 'akimbo' and making or imitating a two-handled vase. The ability to utilise whatever comes to hand, aptly put, 'All is fish that comes to his net,' regarded from another point of view, resolves itself into 'Making arrows out of any wood.'

We are not aware—although, perhaps, some of our readers may be—of the origin of the advice contained in 'Tell that to the marines.' It is just possible, in times gone by, 'the marines' were a more credulous body of men than the majority of people; but be that as it may, our friends content themselves by saying, shortly, 'to some others.' The idea in 'Talk of a certain personage and he's sure to appear,' is similarly embodied in the words, 'As one speaks of the wolf, one sees his tail.' Perhaps to 'shave an egg' is almost as difficult a task as to 'skin a flint'; and 'to make with one stone two coups,' about as arduous as 'to kill two birds with one stone.' These illustrations might be multiplied to a much greater extent, if necessary; but the foregoing will suffice.

Of course, there are a number of English proverbs for which the French have no *real* equivalents, and *vice versa*. By 'equivalent' is here meant the same idea expressed in a similarly pithy, terse form, so as to come under the head of proverbs in either language. As it is true of individuals, that every one looks at things from his or her point of view, so it is more or less true of all nations; and it follows that,

from the two nations here spoken of having different ideas on many subjects, and different ways of looking at things, it is not always possible to 'transplant' one idea satisfactorily into another tongue. Translators are often puzzled by such obstacles. Again, as also cannot fail to happen, many proverbs are identical, or nearly so, in words in both languages. The best use of proverbs is to illustrate, sum up, or emphasise what has already been said, in a brief and concise manner; or as a convenient form in which to give advice. Advice is sometimes, like physic, very disagreeable to take, and being administered in the form of a proverb-pill, is occasionally rendered less unpalatable.

THE WILL OF MRS ANNE BOWDEN.

IN TWO CHAPTERS.—CHAP. II.

I CALLED at the hospital twice or thrice, to see if any inquiry had been made for the mysterious and irritating parcel which I had so unwittingly appropriated on the 24th of February. I looked in the newspapers for advertisements of lost documents; I even myself advertised my possession of a sealed envelope, of which I gave as elaborate a description as so simple an object permitted. All in vain! Nobody seemed to want the packet, and it remained an unclaimed foundling on my hands.

We discussed the question of my duty in the matter in full conclave. (It was about this time that 'full conclave' began to mean, as it has now done for many years, the conference of Gerald, May, and myself.) We could come to no decision. Gerald thought I should insist on leaving the envelope at the hospital, and trusting to chance and the authorities there for its restoration to the owner; May, being of the true blood of Eve, was of opinion that I ought to open the packet, and, by study of the contents, find out what I should do; while, for my own part, I inclined to what is termed 'masterly inactivity.'

The truth is that I have an exaggerated, almost superstitious idea of the sanctity of sealing-wax. No one, in these days of gummed envelopes, seals a letter without a special intention of keeping its contents secret; and the use of the elaborately engraved stamp seems to me not more of a safeguard against idle curiosity than an appeal to the honour of any one for whose perusal the packet is not intended to leave it inviolate. This was the argument I used to my dear fellow-judges; and, strange to say, support of it came from a very unexpected quarter.

May was in the habit of narrating to Mrs Bowden the incidents of Gerald's life and mine. The harmless gossip seemed to give pleasure to the poor old lady, whose personal intercourse was limited almost wholly to what she held with greedy and self-seeking 'connections'—not relatives, as she frequently wrung their hearts by telling them; and we had no reason for desiring secrecy. To her, then, was repeated the story of the mysterious packet; she was much interested in it; and May reported her advice to me next time we met at Gerald's lodging. (It was strange with what frequency these meetings occurred; but it was stranger still, considering how often

I visited Atherton, that I should occasionally have missed his sister. Soon after this, I managed to get apartments in the same house, so that I had as large a share of May's society when she came to Camden Town as her brother had.) It was in these words, May said, that Mrs Bowden had given her adhesion to my opinion: 'Tell Mr Langham that it is never safe, from however good a motive, to tamper with a sealed document. Whoever does so, is liable to be accused of having forged the paper which he presents as authentic.'

'Surely not, if the document does not affect his interest in any way,' said May. 'A man commits forgery only to benefit himself; and it is quite impossible that the contents of this packet, whatever they are, can have anything to do with Mr Langham.'

'Improbable, child; not more than that; nothing is impossible.'

'Then I went on with the book I was reading to her,' said May, in repeating the conversation to me; 'but I don't think she listened. At least her eyes were twinkling all the time, though it was quite a serious book, and in the middle of one very grave passage she laughed aloud. I stopped in surprise, and then she asked me if I was sure that I had described the seal correctly. I assured her that I had given your description of it word for word, at which she laughed again, and said, "Poor George." I wonder if she meant Mr George Bowden; but I don't see what he had to do with the matter. Then she repeated her warning about breaking seals, and bade me be sure to convey it to you.'

'It is very considerate of Mrs Bowden,' I said in some bewilderment; 'but I cannot imagine why she should be so much interested in the matter. Is she at all—queer?'

'She is eccentric, certainly; but not in the least mad, if that is what you mean. She has heart-disease, I believe; but her mind is all right, indeed particularly acute.'

'Why, it's simple enough,' interposed Gerald. 'Mrs Bowden hasn't an amusement in the world except teasing her relatives, and she gets tired of that sometimes. But now chance informs her of a curious accident; and the little possibility of mystery and romance about it excites her, just because her own life happens to be free from either. It's as good as a novel to her at present; but if the *dénouement* doesn't come on quickly enough, she'll lose interest in the matter, and soon forget all about it. She cares merely for the sensation.'

But Mrs Bowden's interest in the unclaimed packet and in its unwilling possessor was curiously deep and persistent.

'She asks far more questions about you than about Gerald,' said May to me one fortunate half-hour when her brother had left me to be her escort to church. (Her employer managed very frequently to dispense with her attendance on Sundays, and thus made the day one of tenfold happiness to us.)

'Then I hope you strain your conscience, and speak well of me in your replies?'

'I say just what I think of you,' she answered very demurely.

'And that is—?' I asked.

'That you are Gerald's friend.'

'Is that all?'

'Is it not enough?'

'No—not nearly enough. Do you not like me for my own sake as well as for Gerald's? It isn't for his sake that I love you, May, and I shall not be content till you care for me for myself, independently of Gerald's friendship.'

'You want a great deal, Mr Langham,' she said, keeping her eyes turned away from me.

'Do I want too much—more than you can give me?'—Silence for a few moments.—'Answer me, May. I must know the truth, whether it is good or bad. Do I ask for more than you can give me?'

Another pause, a short one; then came the sweetest whisper I had ever heard: 'No; and I am afraid the vicar of St Barnabas had two very inattentive listeners that evening.'

What days of planning and projecting followed! We meant to be very prudent and do nothing rashly. Marriage was impossible at present; but some day, in two or three years, when my salary should reach the princely sum of a hundred and fifty pounds a year, we would form a little home, and Gerald would live with us. Meanwhile, the most rigorous economy was to be observed; every penny saved brought that little home a shade nearer.

Mrs Bowden soon found out what was meant by the tiny pearl ring on May's finger, and proved a most sympathetic confidant. 'But I don't mean to alter my will in your favour, remember,' she said to my darling in her sharp abrupt way. 'That would be too much bother; and besides, my property will fall into the hands of a good man who will not fail to provide for you.'

May thought of Mr George Bowden, and mentally doubted the accuracy of this last statement. She made no remark, but Mrs Bowden guessed the tenor of her thoughts.

'You don't agree with me, I see,' she said; 'but you'll find out that I have said too little of his care for you.—But you must not leave me, child. I have grown to love you, and I shall not need your service long.'

'You don't feel worse, I hope, dear Mrs Bowden?'

'Worse or better, little May, as you choose to read the meaning of the words, but assuredly not far from the end. And since it is so, you will, I think, gratify a caprice of mine. I want to see your lover. Ask him to come up some evening, and let me have a few minutes' conversation with him.'

Of course I went. Gerald had occasionally gone to see his sister; but hitherto I had had no right to cross the portal of Mrs Bowden's house, and I was not without some curiosity to see the amiable ogress who was May's mistress. My first impression was a confused one of having seen her before—long ago, when she was younger and more gentle than now; but I could in nowise affix either date or place to the memory. It was vague, yet ineffaceable. Our conversation was eccentric to the point of courtesy.

'You seem interested in my appearance,' Mrs Bowden said after a very curt greeting.

'Your face is familiar to me,' I replied; 'I think I must have seen you before.'

'No, you haven't,' she returned in a tone that forbade further assertion of the point.

After a pause, she said : 'So you are going to make an imprudent marriage, like your father.'

I fired up at this. 'If I win as good a wife as my father did, I shall consider myself guilty of no imprudence,' I said.

'You are young and foolish. Money is a good thing.'

'Yes, but only one of many good things. If I can have the others, I'll dispense with it.'

'You'll find it difficult. If your father had not been so great a fool as you, you would have been a rich man to-day.'

'In that case, I might never have met May, so I'm better as I am.—But tell me, madam, did you know my father ?'

'Yes, before you were born.—Don't question me on the subject. I am tired now; go away. I'll see you again another time—perhaps—I don't know.'

I was at the door, when Mrs Bowden spoke to me again. 'You have not broken the seal of that packet, I hope ?'

'No.'

'Don't do so. It will be asked for some day, and it may be for your profit that the seal is intact.—You may go now. You're a good lad, and I am pleased to think that you will be May's husband.'

I felt strangely curious about the eccentric old lady, and hoped that she would again command in her imperious fashion that I should visit her. But it was not to be. Little more than a week had passed, when May came to Gerald's rooms, weeping, and with all her little possessions. Mrs Bowden had been found dead in her bed that morning; and before noon, Mr George Bowden, in his self-assumed capacity of executor, had turned my poor little sweetheart out of the house.

I said some harsh things about this greedy and self-seeking man, and gave expression to some unkindly wishes about his inheritance of his sister-in-law's property ; but I did not guess what a strangely complete punishment his rapacity was to receive.

Ten days had passed since Mrs Bowden's death. May was domiciled in my apartments, which I had vacated for her, and was trying to obtain daily teaching. I was accompanying my hurried dinner at a City restaurant by a yet more hurried study of the *Daily Telegraph*, when my eye was caught by the following advertisement : 'Lost, on the 24th of February, by a gentleman since deceased, a sealed envelope containing the Will of Mrs Anne Bowden, of Well Walk, Hampstead. Any one bringing the same, or giving information by which it may be recovered, to Messrs Godding and Son, Solicitors, Bedford Row, E.C., will be rewarded.'

For a moment I perceived nothing more than that the will of May's Mrs Bowden was missing ; but immediately the conviction rushed upon me that this which was advertised for was *my* packet, the mysterious envelope, the possession of which had for four months—it was now June—been so irritating to me. Could it be possible that the two documents were the same ? and that Mrs Bowden had been aware all the time that it was in my hands, yet had made no effort to regain possession of it, or to restore it to her

solicitor, who had originally been destined to keep it till it was wanted ? It seemed wholly unlikely ; but the eccentricity of the dead lady's character made it not impossible ; and if so strange a coincidence really had happened, her oft repeated advice that I should not break the seal received a new importance. I could not delay investigating the matter. Instead of returning to the office of Messrs Hamley and Green, I rushed off to my lodging in Camden Town, took the packet from the desk in which it had been reposing so long, and hurried off to Bedford Row.

Mr Godding was engaged when I reached his office, and I was put into an anteroom to wait ; but this was separated from the solicitor's private room only by a not wholly closed door, and the voices of him and his client were raised to such loud altercation that I could not avoid hearing their words.

'I tell you that you are making an unnecessary fuss about this matter,' said one. 'I have every reason to believe that my sister-in-law meant to leave her property to me ; and in advertising for this missing will and postponing my entrance into my inheritance, you are simply wasting time, and, I have no doubt, lining your pockets with my money.'

'Your last suggestion is too absurd to be annoying, sir,' replied the other, evidently the lawyer. 'Mrs Bowden did not, you admit, definitely state that you were to be her heir ; she merely told you on the 24th of last February that she had signed a will and intrusted it to my father, who, as you know, was on that day seized with the illness which terminated in his death. You say that she "gave you to understand" that this will was in your favour. That is a phrase which may mean much or little. May I ask what, in this case, it does mean ?'

'It means that she gave me the seal—my brother's seal—with which she had stamped the envelope containing the will, and said to me : "I wish you to keep this as a means of verifying any document brought forward after my death as my will. It will be genuine only if the impression of this seal is stamped upon the envelope in red wax." You see she was very accurate in her phrases. This is the seal, attached to my watchchain ; I have never let it go out of my possession for a moment, night or day, since it was given to me ; and I consider Mrs Bowden's words to be conclusive evidence that I am her heir.'

'No evidence at all, Mr Bowden, not even strong presumption. As, however, this will is lost, my duty is plain—to make all possible search for it ; and if, after all needless expenditure of time and trouble' ('And my money,' came a growl from Mr Bowden), 'it cannot be found, to try to obtain a decree dividing the estate between the nearest relatives of the deceased lady.'

'Well, that's me,' cried Mr Bowden with ungrammatical emphasis.

'Wait a moment. You are not a relative at all, only a connection by marriage. The first step would be to look for heirs of Mrs Bowden's own family ; and only failing the discovery of these could the property be divided between the next of kin of the late Mr Bowden, who

are—not you alone—but you and your two sisters.'

Thereupon, the unhappy would-be inheritor gave vent to a despairing ejaculation.

Mr Godding was beginning to expound the law of the question, and the faint and expensive possibilities of obtaining a result favourable to his client's wishes by appeals to various courts; while Mr Bowden soothed his ruffled nerves by a muttered indulgence in promiscuous profanity, when it struck me that it was in my power to end the scene by announcing my presence and my errand. I had listened first with surprise, then with interest, lastly with amusement, and these emotions had prevented my realising the influence I probably had over the discussion that was going on within. Now, however, without waiting till Mr Godding should think himself at leisure to receive me, I entered the room. I easily guessed that the hot and irascible-looking little man with the bald head was Mr George Bowden; while the quiet, young-looking gentleman, sitting in true legal attitude with his elbows leaning on the arms of his chair, and the tips of his fingers lightly pressed together, was the solicitor, Mr Godding. Each looked up in annoyance at my unexpected intrusion, but annoyance gave way to surprise and satisfaction as I said: 'I bring what I believe to be the will of Mrs Anne Bowden.'

The sight of an elderly man excited, hopeful, and impatient, is interesting and unusual. I had ample opportunity for observing the spectacle as exemplified in Mr Bowden during the next few minutes. Passing by his outstretched hand, I gave the packet to Mr Godding, who examined the outside of it in leisurely fashion, while his client gazed at him with staring eyes, standing first on one leg, then on the other, and exhibiting a feverish anxiety that would not have disgraced a schoolboy.

'Yes, this seal seems to correspond with that said to be on Mrs Bowden's will,' said the solicitor at last. 'But as you have the seal with you, Mr Bowden, perhaps you will be so kind as to let us have an impression of it.' And he lighted a taper, and pushed wax and paper towards the little gentleman, whose trembling fingers could scarcely detach the seal from his chain. The impression made proved to be identical with that on the envelope—the old English letters H. L. B., the mailed hand grasping the dagger, the motto, 'What I hold, I hold fast,' were unmistakably the same. Then, in reply to Mr Godding's questions, I briefly stated how it had come into my possession.

'You are sure that it was on the 24th of February that you picked it up?'

'Quite sure,' I replied, for I recalled that it was the birthday of Gerald and May, and the day on which I had first seen my darling.

Your account of the manner of finding it exactly tallies with what we know of the way in which it was lost. My father, having Mrs Bowden's newly signed will in his possession, went to his stockbroker's, where he heard some news about an investment in which he was interested, that affected him greatly. That evening, I received a message stating that he was at the London Hospital, and on going there, found him just recovering consciousness after an apoplectic

fit. I was told that he had been brought there by a young man, who had seen him taken ill in the street—This tends, I think, Mr Bowden, to prove the identity of this document brought by—you have not mentioned your name, sir—Langham, you say—by Mr Langham with the will we are in search of.'

'My dear Mr Godding, nobody but yourself ever doubted that,' cried the impatient Bowden. 'Pray, make haste and open the will.'

'Patience, Mr Bowden. For the sake of expectant legatees, who may have less reason to be satisfied with the provisions of the will than you expect to be, it may be well to set down every proof of its authenticity.—So, Mr Langham, I must ask you a few questions about yourself, in order to satisfy inquirers that the will has been found by a truthful and honest man.'

Thus thwarted, Mr Bowden tried to expedite the settlement of affairs by repeating my answers to Mr Godding's questions, with critical comments.

'Richard Langham, age twenty-four, clerk with Messrs Hamley and Green—good firm, Hamley and Green—must get them to raise your salary—took the late Mr Godding to the hospital—very Christian action—brought the packet to the hospital next day; found the patient removed, and could get no definite information about him; was told his name was Collins or Cotton—Cotton very like Godding; kept the packet unopened, that its authenticity might not be questioned if the owner was found—quite right—always best to restrain curiosity—besetting sin of youth; brought the packet here on seeing your advertisement—very sensible and honest. And now, Mr Godding, for any sake, open the will!'

The little man's voice rose to a scream of entreaty as he uttered the last adjuration; but when the will was opened, there never were three men more surprised at its provisions than were the solicitor, Mr George Bowden, and myself.

Mr Godding looked over the will with that professional glance which takes in immediately all that is of moment in a document, avoiding the arabesques of legal phraseology, and then turning to me, asked: 'What was your father's name?'

I began to share Mr Bowden's impatience. It was quite incredible that there was any necessity for stating my long-dead father's name in order to identify me as the finder of Mrs Bowden's will. Nevertheless, I hid my irritation, and answered quietly: 'Richard Langham, like my own.'

'And your mother's maiden name?'

'Marion Trench.'

'Had your father any near relatives?'

'A step-sister, Anne, about ten years older than himself.'

'What became of her?'

'I don't know. About eight years ago, she married, and I have heard nothing of her since.'

'You don't know the name of her husband?'

'No.'

'Well, it was Henry Leigh Bowden.'

'What!' The exclamation came not from me, but from Mr Bowden, who began to suspect something sinister to his interests in the catechism I was undergoing.

'Yes, Henry Leigh Bowden,' repeated the lawyer. 'The deceased Mrs Bowden, whose will you have been the means of restoring, was your aunt; and it is to you that she has left the bulk of her property.'

It was the howl of a wild beast, rather than any human cry, that came from George Bowden's lips as he heard these words. 'It's a lie!' he cried, rushing forward, and snatching the will from Mr Godding's hands—'a lie, a cheat, a plot, a swindle! The two of you are in league to keep me out of my rights. The will is in my favour; it must be.'

But he was wrong. There, in as plain English as the law can use, was the bequest by Mrs Bowden of all she might die possessed of to 'her nephew, Richard Langham, son of her brother Richard Langham, who in the year 1850 married Marion Trench, and died at Lowborough in the year 1855.' Mrs Bowden had made sure of the important dates in my father's history, that there might be no difficulty in identifying her legatee.

Once assured that his eyes were not playing him false, Mr Bowden began to swear that the will was a forgery, of which I had been guilty in order to secure Mrs Bowden's money for myself. In vain I protested my entire ignorance of the relationship between the dead lady and myself.

'I don't believe you are related; it's all a fabrication. If you put these names in the will, of course you knew what to reply to Mr Godding's questions.'

'But,' I exclaimed, 'I couldn't forge the impression of a seal which you had in your possession all the time.'

'Hang the seal!' cried the little man. 'What's a seal? A seal isn't evidence. I swear that the thing's a forgery, and I'll contest it in every court in the kingdom.'

'But if you do,' interposed Mr Godding, 'and though you should prove your case, you would not profit in the least. If this will is a forgery, we must assume that Mrs Bowden died intestate, for any disposition of her property she may have had drawn up would now, in all probability, be destroyed. In that case, all she possessed will descend to Mr Langham, as her next of kin.'

Mr Bowden glared from one to the other of us with the fiendish impotence of a caged hyena. 'You're both in the plot,' he snarled; 'but I'll fight it out. I'll have justice, though it should cost me my last penny; and I won't grudge it, if only I see you both doing penal servitude before I die. I hope I shall!' With this benevolent aspiration on his lips, Mr Bowden departed, leaving me alone with the lawyer, and too bewildered by the occurrences of the last half-hour to be elated by my sudden good fortune.

'Do you think he will carry out his threat?' I asked.

'It is most unlikely. Twenty-four hours' reflection will convince Mr Bowden how unwise it would be for him to spend his own money without the hope of getting anybody else's. You may rely on being undisturbed in your good fortune.—And now, let me say how glad I am to make the acquaintance of the man for whose kindness to my poor father I have always felt grateful, and express my hope that I may enjoy

the privilege of your friendship.' Before my dull brain could furnish any reply to Mr Godding's words, he spoke again: 'By-the-bye, there is in the will, not a charge, but merely a recommendation that you should make some adequate provision for a Miss May Atherton, whom Mrs Bowden describes as her "beloved companion and adopted child." I hope you have no objection to doing so?'

I blushed like a school-girl as I explained how I had already proposed to provide for Miss Atherton; and I think I may truthfully say that she has hitherto—and several years have passed since my aunt's death—been satisfied with her share in Mrs Bowden's property.

We live in the house at Hampstead, and often speak of the strange woman who dwelt there before us, and to whom we owe the comforts of our life.

'Her heart was kinder and her conscience more acute than she would avow,' May declares. 'When she learned your history from me, Dick, she determined to atone to you for what your parents had suffered, and at the same time punish the Bowden family for their unscrupulous fortune-hunting. I have no doubt she found a grim pleasure in knowing, as she must have done, that her will was in your hands, ready to descend like a thunderbolt on the heirs-expectant; and I think it was this knowledge that made her so earnest in her insistence that you should not open the envelope which contained it.'

'I think,' adds Gerald, who, though he has lately taken a wife and a house of his own, is still emphatically one of us—'I think the old lady must have got a great deal of satisfaction out of the anticipation of her brother-in-law's disappointment. How she would have enjoyed being present at that interview in Godding's office! Well, let who will grumble, we three have no cause to grieve over the contents of that wandering document—the Will of Mrs Anne Bowden.'

THE MONTH: SCIENCE AND ARTS.

NEAR the village of Burgbrohl, on the Rhine, there is a cavity in the ground which has for a long time yielded a copious supply of carbonic acid gas. Apparatus has recently been erected close to this borehole by which the gas can be compressed to the liquid state, and one hundred and ten gallons of gas are so compressed into a pint and three-quarters of liquid every minute. Iron bottles holding about eight times that quantity are used for purposes of storage and transport.

It is reported that the Cowles Electric Smelting and Aluminium Company, whose works are at Cleveland, Ohio, have declared their ability to produce the valuable white metal known as aluminium at the price of half-a-crown a pound. If this report be true, we may look for a revolution in many branches of trade, for the metal is not alone useful as it is, but is almost more important by reason of the valuable alloys it forms with copper, &c. The Company reduce it from the ore by means of a modification of the electric furnace invented some years ago by the late Sir W. Siemens. It is probable that

aluminium bronze will replace steel for many purposes where great tensile strength is required. The expense saved by substituting for steel, which has to be welded and built up coil by coil, a metal for heavy ordnance which can be simply cast and run into moulds, would be enormous.

The discovery of petroleum wells on the west coast of the Red Sea is both interesting and full of promise for a country such as Egypt, whose finances have for so long been in a deplorable condition. The yield of oil is at present but insignificant when compared with the enormous quantities which gush forth at Baku, and with the amount tapped from the American wells. But there is every indication that the yield will increase to a great deal more than two tons a day, the present output. There is little doubt that petroleum will form the fuel of the future for our steamships; and a station so near the great international highway of Suez where that fuel can be readily obtained, cannot fail to become a place of great importance. Already the oil is being used by certain ships instead of coal.

Once again has truth outrun fiction, for the camera in the hands of MM. Henry of Paris has accomplished a feat which no romance-writer would have dared to imagine. Most persons know by sight that beautiful group of stars called the Pleiades, and most people know, too, that this group attracted the attention of star-gazers in very early times. It is mentioned in the book of Job, and profane authors have also weaved many a pretty legend concerning this group of distant suns. In November last, the Messrs Henry photographed the Pleiades; and the picture showed the presence of a nebula of spiral form which no human eye had before seen. Another photograph taken in America showed the same appearance, though the largest telescopes in the Paris Observatory gave no evidence to corroborate the photographic appearances. But at the observatory of Pultova, where a gigantic instrument, possessing an object-glass thirty inches in diameter, has lately been erected, the nebula has been detected by the eye of M. Struve.

Professor Gerlach has devised a means whereby the embryo growth in a bird's egg may be watched. The end of the egg has a round hole cut in it; and by means of a kind of putty made of gum-arabic and wool, a pane of glass is inserted in the opening. This pane consists of a small watchglass, which is further secured in its place by cementing the outside of the joint with a suitable varnish. The egg so treated is put into an incubator in the horizontal position, and it can be removed and turned up for examination when required.

A new kind of refrigerator has been devised, and is on sale in New York. The principle on which it acts is old enough, but the application of that principle is simple and interesting. An iron pipe two feet long and three and a half inches in diameter is filled with liquefied ammonia. To a stopcock at one end of this pipe is fitted a smaller pipe, which ultimately forms a coil within a cylinder about ten inches high and as many in diameter. This cylinder is made of wood and lined with hair-felt. The action of the apparatus is as follows: When the stop-

cock is turned on, the liquid ammonia rushes out in the form of gas, and absorbs so much heat that the temperature of surrounding bodies is immediately lowered. Any vessel placed within the coil inside the box can actually be lowered in temperature to sixty degrees of frost in a few minutes.

Mr Price Edwards's paper on 'The Experiments with Lighthouse Illuminants at the South Foreland,' recently read before the Society of Arts, London, was full of interest. In these experiments, the relative advantages of electricity, gas, and oil were put to careful test, temporary lighthouses having been erected for comparative trials of each. In the result, it was shown that in clear weather each illuminant was actually more brilliant than necessary. In dull and foggy weather the electric light penetrated further into the murky atmosphere than either gas or oil. But this extra penetration—amounting to two hundred or three hundred feet—is not of any practical importance to navigation. The final conclusion of the Examining Committee was: 'That for ordinary necessities of lighthouse illumination, mineral oil is the most suitable and economical illuminant; and that for salient headlands, important landfalls, and places where a powerful light is required, electricity offers the greatest advantages.'

It may be noted as a matter of interest in the above-mentioned trials that the electric arc-lights employed were furnished with a novel kind of carbon rods, called the Berlin core carbons, and furnished by Messrs Siemens. These rods were fully an inch and a half in diameter, and were provided with a core of plumbago, or graphite, running through the centre. They were found to burn with exceptional steadiness, a result due to the superior conducting power of the central core.

According to Mr J. C. Clifford, who lately delivered a lecture before the Balloon Society of London, the art of dentistry in America is far in advance of the practice of the Old World. The dentists there are specialists. One will devote himself to extracting teeth, another to filing them, another to making artificial teeth, and so on. The lecturer also stated that these clever dentists had found out that if necessary, they could take a tooth out, cut off the diseased end, replace it, and it would grow firm again in a few days. Transplanting was also successfully carried on.

An interesting discussion has lately arisen concerning the deterioration of pictures by exposure to light and from other causes. There seems to be no doubt that in the case of water-colour pictures this deterioration is an undeniable fact. In oil-colours, the pigments being used in greater masses, and each particle of colour being inwrapped as it were in a protecting globule of oil, there is no perceptible change except a gradual darkening, due most probably to the oil and varnish. The number of organic substances upon which light will exert a bleaching action is far greater than is commonly supposed, and pigments of organic origin should always be regarded with suspicion. Luckily for our artists, there are pigments at their disposal which are permanent in character, and these alone should be used if they wish their works to remain 'a joy for ever' as well as 'things of beauty.'

It seems a great pity that the art of producing pictures in far more permanent pigments, than of drawing in pastels or coloured chalks, should have been almost lost sight of, or at least relegated to the itinerant artist who decorated our pavements with impossible landscapes. In the middle of the last century, this art flourished in France ; and works by its votaries, as fresh now as the day they were executed, are much sought after. In France, a Society has been formed for the revival of pastel-work, and its influence has been felt in London, where an excellent Exhibition of Coloured Chalk Drawings has lately been opened. We may hope that these efforts will lead to a revival of a lost art, which has other advantages besides permanence to recommend it.

In framing a picture covered with glass, be it a water-colour, a photograph, or an engraving, there is one precaution which should always be adopted, but is too often neglected—the glass should fit the frame exactly, and should be cemented to the wood inside by a slip of thick paper. This should be glued all round the frame ; and if done properly, will exclude all dust, dirt, and undesirable vapours. The backboards, too, should be well papered, so that the picture may rest in a dust-proof and air-tight receptacle.

Our recent annexation of Burmah has had the effect of calling attention to the manners and customs of a very interesting people. Among the latest things noted is the fact that the Burmese and their neighbours the Shans are very expert blacksmiths, although the apparatus used is of a very crude description. The bellows employed for the forge curiously suggests in its construction a double cylinder steam-engine. The cylinders are represented by two bamboo trunks four inches in diameter, and about five feet long, standing upright on the ground. At their lower ends, a tube runs from each to the charcoal fire in which the iron to be wrought is heated. Piston rods also made of bamboo, and packed with bunches of feathers, are fitted within the cylinders. These, when forced downwards, cause the compressed air to be urged to the fire through the smaller tubes. A boy perched on a high seat works the bellows by depressing each piston rod alternately. The Burmese have also a primitive method of turning out brass and bronze castings. The article to be made is first of all modelled in clay ; it is then covered with a layer of beeswax of the same thickness that it is desired the finished casting to be. An outer skin of clay two inches in thickness is laid above the wax. Funnel-shaped holes at frequent intervals in this outer crust afford a passage for the molten metal ; and there are also straw-holes to let out the imprisoned air. As the hot metal melts out the wax, it occupies its place, solidifies, and forms a hollow casting.

In the metropolitan police district, there occurred last year three hundred and seventy-three cases of rabies in dogs, and twenty-six deaths from hydrophobia in man. This alarming and sudden increase in a most terrible disease led to stringent police regulations. All dogs, unless led by a string, had to be muzzled, and all stray dogs were destroyed. Although this order met with great opposition from lovers of dogs, who possibly forgot that a modern wire muzzle cannot be half so distressing to its wearer

as a respirator is to a human being, its wisdom is seen in a return lately issued, which shows how rabies has decreased since it was put in force. In January last, the cases of rabies had fallen to twenty-seven, and there was only one death. In February, fourteen cases only were recorded, and there were no deaths. It is reported that our government, being fully alive to the importance of M. Pasteur's discoveries with regard to the cause and prevention of hydrophobia, has appointed a Commission of eminent pathologists and physicians to inquire into the matter and to report thereon.

Mr Shirley Hibberd's paper on the Protection of British Wild-flowers, recently read before the Horticultural Club, London, calls attention to the possible extinction of many of our wild plants. Many of these are in great demand for political as well as horticultural purposes, and the lecturer made special mention of the modest primrose. He petitioned all those who truly love the country to abstain from purchasing wild plants from travelling hucksters, whose baskets represent the half-way house for a plant on the road to extinction. He also strongly deprecated the practice of offering prizes for wild-flowers at flower-shows, as being another cause which must help extinction.

Sir Joseph Fayrer, in a recent lecture delivered in London on Cholera, said that contagion by personal intercourse was a theory of the disease which was no longer tenable. The British and Indian governments, who were in possession of well-ascertained facts concerning this subject, had discontinued all quarantine measures, and relied solely upon sanitary laws. In perfect sanitation resided the sole means of preventing the disease ; and every individual should be scrupulously careful in his living and clothing as the best means of prevention. Care in diet, avoidance of all depressing influences, precautions against chills, violent alternations of temperature, impure water, unripe fruit, were the main considerations for those who wished to be safe from cholera. In addition to these precautions, the dwellers in every town and village in the country should do their best to secure good ventilation, perfect drainage, and should avoid overcrowding. Many of these safeguards are unfortunately beyond the scope of individual effort, especially in our crowded cities ; but much good could be done if public bodies would only do their duty.

One of the London vestry clerks has proposed a comprehensive scheme for getting rid of and utilising the contents of the London dustbins. On the banks of the Thames between Tilbury and Southend there is an expanse of useless, marshy land which only waits the process of reclamation. The proposal is to convey the refuse of London to this land and to turn it into profitable terra-firma. It is calculated that the metropolis pays at present one hundred and twenty thousand pounds annually for the removal of dust and road-sweepings, which go to the farmers and brickmakers. If the new scheme could be carried out at the same or less cost, Londoners would be glad to adopt it. At present, householders are entirely at the mercy of the contractor, who undertakes to remove the dust regularly, but does not do so.

In a recent article in the *Century* magazine,

there are some interesting particulars concerning the cultivation of wheat and rye. The former is one of the oldest of cultivated plants, and figured in prehistoric times, for remains of wheat-seeds have been found in the ruined habitations of the lake-dwellers. Compared with wheat, rye is of modern origin, and although for many centuries the two plants have been cultivated side by side, the first plants appearing to be true hybrids between them bore seeds this year in the United States. Although it may be possible that wheat and rye have been crossed in former times, there seems to be no record of such a circumstance.

Archæological interest just now centres at Assouan on the Nile, which our readers will remember is the site of the first cataract, and may be regarded as the place where Lower Egypt ends and Upper Egypt begins. General Grenfell has discovered in the Libyan Desert, opposite Assouan, an ancient necropolis. Several of the tombs already opened date apparently from the twelfth dynasty, which would be about 3000 B.C. But many tombs are of far later date. Our soldiers are busily engaged in the work of discovery under General Grenfell, and their labours are likely to lead to important results, for the necropolis is a very extensive one.

Professor Newton, late keeper of the Greek and Roman Antiquities in the British Museum, has just concluded a course of lectures at the Royal Institution, on the unexhibited Greek and Roman sculptures in the national collection. Let us quote some of his concluding words: 'Here are a number of sculptures which have been buried in a cellar since the year 1852, which are defaced and begrimed with dirt, and utterly useless to anybody, for in their present position they cannot be seen unless by the light of a lantern.' Might we suggest to the trustees of the Museum that if they cannot find better accommodation for these treasures—which have been purchased with grants of public money—they might be handed over to our provincial museums, where they would once more see the light of day and be appreciated by art students? Enterprising curators might try the experiment of asking for them.

The success of some experiments in the neighbourhood of Moscow having for their object the artificial reproduction and culture of trout, has negatived the formerly accepted theory that the propagation of that fish in Central Russia was an impossibility. It was thought that the trout could only live in streams which were both cold and rapid. But this view is incorrect, for trout have now been reared in ponds, the water of which have a summer heat as high as fifty-five degrees Fahrenheit. There are many pieces of water in Central Russia which fulfil this condition, and pisciculture will no doubt now assume the position of an important industry, as it has in many other countries.

All visitors to the New Forest are familiar with the very ugly monument which marks the place where the Red King met his death. The inscription on that monument tells how Sir Walter Tyrrell's arrow glanced from a tree and slew Rufus, whose body was conveyed by one Purkess, a charcoal-burner, to Winchester Cathedral, where it was buried. Until fifteen years ago the body of the king rested in a tomb in

front of the altar; but it was removed on the score of convenience. It is satisfactory to note that the marble sarcophagus is now to be replaced in its old position of honour, hard by the memorials which cover the dust of Saxon and Danish monarchs.

The Silvertown Submarine Cable Company are at present engaged in surveying a route for the prolongation of one of their cables in the South Atlantic, and their sounding ship the *Buccaneer* is employed in the work. With an enlightened regard for science which cannot be too highly extolled, Mr Buchanan of the *Challenger* expedition, who has charge of the soundings, has permission from the Company to make soundings and observations for scientific purposes. He is to make use of the ship on its return voyage in any way that may seem good to him for purely scientific work. If other Cable Companies will imitate this public-spirited conduct, we shall gain a knowledge of the depths of the sea which would be perhaps unattainable in any other way.

OCCASIONAL NOTES.

SHOT-FIRING IN COAL-MINES.

WITH regard to the invention attributed to Mr Miles Settle, in our article last month on 'Shot-firing in Coal-mines,' we are informed that Mr James Macnab, 39 Mortimer Street, Cavendish Square, London, claims to have had the priority with a patent for the same or a similar object. We cannot enter into the technicalities of the question, but think it right at the same time to make this announcement.

THE HUDSON BAY ROUTE FROM CANADA TO ENGLAND.

The commencement of a railway which will run northwards, from the heart of the Canadian Dominion to Hudson Bay, again raises the question of a shipping route by way of Hudson Bay and Strait to England. Dr Bell of the Canadian Geological Survey, when the matter was being discussed some years ago, said that the proposed route by rail from Winnipeg to Fort Churchill, on Hudson Bay, thence by steamer to England, would be twelve hundred and ninety-one miles shorter than the Montreal route, and about seventeen hundred miles as compared with the New York route.

Port Nelson, at the mouth of the Nelson River, has been finally chosen as the terminus of the proposed railway from Winnipeg. The mouth of the Nelson is reported to be open all winter for twenty or twenty-five miles up, owing to the tide. Its average width for that distance up is about three miles. At Seal Island, twenty-five miles up, there is a capital harbour, and water enough for any ocean steamer.

Hudson Bay forms the central basin for the drainage of the northern portion of North America; and of the many rivers which flow into it from all sides, about thirty are of considerable size. The Albany and the Churchill are the longest on the western side; but the Nelson, with a course of only about four hundred miles, carries the largest body of water down to the sea, and may be ascended by small

steamers for about seventy or eighty miles. Before the navigation of the bay was understood, it was usual to take two seasons for a voyage from England; and the captain who was fortunate enough to return the same year was awarded a prize of fifty pounds. Since 1884, the Canadian government has received Reports from observers stationed along the coasts of the strait and on the islands as to the navigable nature of the bay and strait. Lieutenant Gordon, in 1884 and 1885, seemed to be of opinion that the bay and strait would in ordinary seasons, so far as ice and weather considerations are concerned, be practicable for North-west trade by tolerably well-built vessels for four months. The bay is reported as navigable at all times, as it never completely freezes over; nor does the strait, the ice met with there being floe-ice from Fox's Channel.

The Report of the Select Committee of the Manitoba Legislative Assembly in charge of this question, in 1885, was to the effect that ports on the shores of the bay are open on an average from four and a half to five months in each year to ordinary vessels, and that both bay and strait seemed to be singularly free from obstruction to navigation in the shape of shoals or reefs, and during the period of open water from storms and fogs.

Should this shipping route by way of Hudson Bay and Strait to England, prove a practicable one, even for a few months in summer, it will enable the Canadians to send us grain and produce from the great North-west at even a cheaper rate than they have been doing hitherto.

SOME NEW BOOKS.

A finely-printed volume comes to us from America. It is from the pen of Mr James Grant-Wilson, known in this country as the author of *Poets and Poetry of Scotland*. His new volume consists of clever and agreeably written sketches of *Bryant and His Friends*, including among the number such well-known names as those of Washington Irving, Richard Henry Dana, Fennimore Cooper, Fitz-Greene Halleck, Edgar Allan Poe, and others. The book is illustrated with portraits and fac-similes of handwriting.

Dickensiana, a compilation by Mr Fred. G. Kitton (London: George Redway), will have an interest for the lovers of Dickens and his works. It consists of a bibliography of the literature relating to Dickens and his writings, with extracts from the reviews of his works at the time they appeared, some of which criticisms are curious from the very opposite opinions occasionally expressed. The compilation of the book appears to have been carefully gone about.

Aberdour and Inchcolm (Edinburgh: David Douglas) is an interesting local history by the Rev. William Ross, LL.D. It contains notices of the parish and of the ancient monastery founded on Inchcolm by Alexander I. Many of the details collected from the seventeenth century records are of great interest to historical students; though the book would, we think, have been improved had the more ancient history been greatly condensed, as much of it has only the faintest connection with the immediate subject. As a whole, however, the volume is a valuable contribution to our local histories.

Vice in the Horse (same publisher) is by Mr Edward L. Anderson, and consists of various papers on vice in the horse, on the value of books on riding, on the intelligence of the horse, on the test of horsemanship, on how to buy a horse, and the like. The book will interest the class to which it appeals.

THE LAST YEAR.

TENDER lights on sky and sea;
Milkwight blossoms on the tree;
Lull of storms and tempests bleak;
Faint bloom on a wan young cheek.
'Spring, the blessed Spring, is nigh!'
Said my darling hopefully.

Violets' breath and primrose rays;
Sunshine threading leafy ways;
Gentle steps, that, weak and slow,
Through the woodland pathways go.
'It were sad in Spring to die,'
Said my darling wistfully.

Glorious Summer, crowned with flowers;
Dreamy days of golden hours;
Sunset-crimsoned hills afar;
Dewy eve, and silver star.
'Strength may come with by-and-by,'
Said my darling patiently.

Glowing fruits and ripening grain;
Languid days and nights of pain;
Fields so golden, earth so glad,
And a young life doomed! 'Tis sad
Through the bright days here to lie,'
Said my darling wearily.

Sighing winds and falling leaves;
Yearning love, that vainly grieves;
Patient eyes, with farewell gaze,
Greeting the wan autumn days.
'Happy world, fair world, good-bye,'
Said my darling tenderly.

Wailing storms and weeping skies;
Soft wings spread for Paradise;
Solemn whispering accents thrilled
With the awe of Hope fulfilled.
'Life! O blissful life on high!'
Bathed my darling rapturously.

Wreathing snow-drifts, far and wide,
Mantling o'er the lone hill-side.
Purer than that stainless veil—
Like a folded lily pale,
While the moaning blast goes by,
Sleeps my darling peacefully.

C. I. PRINGLE.

The Conductor of CHAMBERS'S JOURNAL begs to direct the attention of CONTRIBUTORS to the following notice:

- 1st. All communications should be addressed to the 'Editor, 339 High Street, Edinburgh.'
- 2d. For its return in case of ineligibility, postage-stamps should accompany every manuscript.
- 3d. To secure their safe return if ineligible, ALL MANUSCRIPTS, whether accompanied by a letter of advice or otherwise, should have the writer's Name and Address written upon them IN FULL.
- 4th. Offerings of Verse should invariably be accompanied by a stamped and directed envelope.

If the above rules are complied with, the Editor will do his best to insure the safe return of ineligible papers.

Printed and Published by W. & R. CHAMBERS, 47 Paternoster Row, LONDON, and 339 High Street, EDINBURGH.